



GROUP RETIREE LIFE AND AD&D INSURANCE

We can help provide for your family when you can't.

Group Retiree Life and Accidental Death and Dismemberment (AD&D) insurance can help protect your family's finances if something happens to you. This coverage can help provide financial support and stability to your family if you pass away or have a serious accident.

Retiree Life and AD&D insurance can help make things easier for the people you care about.

Life insurance helps protect the people who depend on your income by paying them an amount of money specified in the policy if you die.

AD&D insurance pays an amount of money specified in the policy if a covered accident results in your death or a severe physical loss, such as a hand, a foot or your eyesight.

Life and AD&D insurance is an easy, responsible way to help your loved ones during a difficult time — and into the future.

What's at stake.

A death or serious accident might leave your family facing expenses they couldn't cover without your income. That could include extra costs for medical care or a funeral.

Life Insurance

Congratulations on your retirement. As a retiree of Broward County, you have the option of continuing your Life and Accidental Death & Dismemberment (AD&D) insurance that was in effect prior to your date of retirement under the Retiree Life Insurance plan through self-pay directly to The Standard.

How Much Can I Apply For?

Note: You can apply for \$25,000-\$325,000 in increments of \$25,000 not to exceed the total Life Insurance in effect on the day prior to the date of your retirement.

For You:

\$25,000 - \$325,000 in increments of \$25,000

For Your Spouse:

\$12,500

For Your Child(ren)

\$12,500 (end of the calendar year in which child(ren) reaches age 26)

What Does My AD&D Benefit Provide?

For You:

The AD&D insurance coverage amount matches what you elect for Retiree Life insurance.

Keep in mind that the amount payable for certain losses is less than 100 percent of the AD&D insurance benefit.

See the Important Details section for more information, including requirements, exclusions, limitations, and definitions.

Use this formula to calculate your premium payment:

$$\frac{\text{Enter the amount of coverage you are requesting (see benefit amounts below).}}{1000} = \text{Enter your rate from the rate table.} \times = \text{This amount is an estimate of how much you would pay each month.}$$

If you elect Dependents Life coverage for your spouse, your monthly rate for this coverage is \$3.74.

If you elect Dependents Life coverage for your eligible child(ren), your monthly rate for this coverage is \$2.50 regardless of the number of eligible children covered.

Use the formula above to calculate the premium that you use for yourself.

Age (as of January 1)	Your Rate* (Per \$1,000 of Total Coverage)
<60	\$1.58
60-64	\$1.78
65-69	\$3.09
70+	\$4.61

*Includes a monthly AD&D rate of \$0.030 per \$1,000 of AD&D benefit.

Important Details

Here’s where you’ll find the details about the plan.

Life and AD&D Insurance Eligibility Requirements

To be eligible for coverage, you must be:

- Insured for Life insurance through The Standard

Temporary and seasonal employees, full-time members of the armed forces, leased employees and independent contractors are not eligible.

If you continue retiree Life and AD&D insurance for yourself, you may also buy Life coverage for your eligible child(ren) and/or spouse. This is called Dependents Life insurance.

You can choose to cover your spouse, meaning a person to whom you are legally married, or your domestic partner as recognized by law.

You may also choose to cover your child. Child means your child from live birth through the end of the calendar year in which your child(ren) reaches age 26. Please note:

- Your child cannot be insured by more than one employee.
- Your spouse or child(ren) must not be a full-time member(s) of the armed forces.
- You cannot be insured as both an individual and a dependent.

Coverage Effective Date for Retiree Life Coverage

To become insured, you must:

- Meet the eligibility requirements listed in the previous sections, and
- Apply for coverage within 31 days following your retirement date and agree to pay premium

Life Insurance Conversion

If your insurance reduces or ends, you may be eligible to convert your existing Life insurance to an individual life insurance policy without submitting proof of good health.

Life Insurance Exclusions

Subject to state variations, you and your dependents are not covered for death resulting from suicide or other intentionally self-inflicted injury, while sane or insane. The amount payable will exclude amounts that have not been continuously in effect for at least two years on the date of death.

AD&D Benefits

The amount of the AD&D benefit is equal to the amount payable for your Life benefit on the date of the accident. For all other covered losses, the amount is shown as a percentage of the amount payable for the benefit on the date of the accident. No more than 100 percent of the AD&D benefit will be paid for all losses resulting from one accident.

Any loss must be caused solely and directly by an accident within 365 days of the accident. A certified copy of the death certificate is needed to prove loss of life.

All other losses must be certified by a physician in the appropriate specialty determined by The Standard.

Covered loss	Percentage of AD&D payable benefit
Life	100%
One hand or one foot	50%
Sight in one eye, speech or hearing in both ears	50%
Two or more of the losses listed above	100%

AD&D Insurance Exclusions

You are not covered for death or dismemberment caused or contributed to by any of the following:

- Committing or attempting to commit an assault or felony, or actively participating in a violent disorder or riot
- Suicide or other intentionally self-inflicted injury, while sane or insane
- War or any act of war (declared or undeclared), and any substantial armed conflict between organized forces of a military nature
- Voluntary consumption of any poison, chemical compound, alcohol or drug, unless used or consumed according to the directions of a physician
- Sickness or pregnancy existing at the time of the accident
- Heart attack or stroke
- Medical or surgical treatment for any of the above

When Your Insurance Ends

Your insurance ends automatically when any of the following occur:

- The date the last period ends for which a premium was paid
- The date you cease to meet the eligibility requirements
- The date the group policy, or your employer’s coverage under the group policy, terminates
- For each elective insurance coverage, the date that coverage terminates under the group policy
- The date your Life coverage ends, your AD&D coverage will end as well

In addition to the above requirements, your Dependents Life with AD&D coverage ends automatically on the date your dependent ceases to meet the eligibility requirements for a dependent.

For more details on when your insurance ends, contact your employee benefits representative or plan administrator.

Group Insurance Certificate

If coverage becomes effective, and you become insured, you will receive a group insurance certificate containing a detailed description of the insurance coverage including the definitions, exclusions, limitations, reductions and terminating events. The controlling provisions will be in the group policy. The information presented in this summary does not modify the group policy, certificate or the insurance coverage in any way.



For more than 100 years, we have been dedicated to our core purpose: to help people achieve financial well-being and peace of mind. Headquartered in Portland, Oregon, The Standard is a nationally recognized provider of group employee benefits. To learn more about products from The Standard, visit us at **standard.com**.

The Standard is a marketing name for StanCorp Financial Group, Inc. and subsidiaries. Insurance products are offered by Standard Insurance Company of Portland, Oregon, in all states except New York. Product features and availability vary by state and are solely the responsibility of Standard Insurance Company.

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GP190-LIFE/S399, GP399-LIFE/TRUST,
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GP411-LIFE, GP190-LIFE/S214

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